

**Information to identify the case:**

Debtor 1 Diane Cecilia Vavreck  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **15-11295-TPA**

Social Security number or ITIN **xxx-xx-1604**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Cecilia Vavreck

4/13/21

**By the court:**

**Thomas P. Agresti**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Diane Cecilia Vavreck  
Debtor

Case No. 15-11295-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Apr 13, 2021

User: nsha  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2021:**

Recip ID	Recipient Name and Address
db	+ Diane Cecilia Vavreck, 1948 West 34th Street, Erie, PA 16508-2008
cr	+ BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14156514	+ Apotheker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14156515	+ Bank of America, c/o Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14681613	+ Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14156517	+ Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
14156523	+ FNB Omaha, P.O. Box 3412, Omaha, NE 68103-0412
14156524	Furniture Row, c/o Asset Recovery Solutions LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
14156525	+ Greg L. Morris, Esquire, Patenaude & Felix APC, 213 E. Main Street, Carnegie, PA 15106-2701
14156528	+ J.P. Morgan Chase Bank, 2210 Enterprise Drive, Florence, SC 29501-1109
14156530	+ Jeff Swaneger, 1316 West 42nd Street, Erie, PA 16509-1202
14156533	+ NY Life, P.O. Box 6916, Cleveland, OH 44101-1916
14156534	NY Life Visa, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14163645	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14156535	+ Phillips & Cohen Associates Ltd., 258 Chapman Road, Suite 205, Newark, DE 19702-5444
14156538	+ Target National Bank, c/o Patenaude & Felix APC, 213 East Main Street, Carnegie, PA 15106-2701
14156539	+ The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507
14156540	+ The Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14156544	+ Washington Mutual Bank, 2000 Oxford Drive, Bethel Park, PA 15102-1827
14156543	+ Washington Mutual Bank, c/o ACS Image Solutions, 12691 Pala Drive, Garden Grove, CA 92841-3936

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2021 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2021 09:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2021 05:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2021 09:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: GMACFS.COM	Apr 14 2021 05:38:00	Ally Financial serviced by Ally Servicing, LLC,

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cr	+ EDI: LCIBAYLN	Apr 14 2021 05:38:00	PO Box 130424, Roseville, MN 55113-0004 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	EDI: RECOVERYCORP.COM	Apr 14 2021 05:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14156748	EDI: HNDA.COM	Apr 14 2021 05:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14156527	EDI: HNDA.COM	Apr 14 2021 05:38:00	Honda Financial Services, P.O. Box 168088, Irving, TX 75016-8088
14156526	EDI: HNDA.COM	Apr 14 2021 05:38:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
14173055	EDI: GMACFS.COM	Apr 14 2021 05:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14156512	+ EDI: GMACFS.COM	Apr 14 2021 05:38:00	Ally Financial, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
14156511	+ EDI: GMACFS.COM	Apr 14 2021 05:38:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14156513	+ EDI: HNDA.COM	Apr 14 2021 05:38:00	American Honda Finance Company, 20800 Madrona Avenue, Torrance, CA 90503-4915
14681613	+ EDI: LCIBAYLN	Apr 14 2021 05:38:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14216530	EDI: BL-BECKET.COM	Apr 14 2021 05:38:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14156518	EDI: DISCOVER.COM	Apr 14 2021 05:38:00	Discover Bank, P.O. Box 71084, Charlotte, NC 28272-1084
14153903	EDI: DISCOVER.COM	Apr 14 2021 05:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14156519	+ EDI: DCI.COM	Apr 14 2021 05:38:00	Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
14156520	Email/Text: bknotice@ercbpo.com	Apr 14 2021 09:18:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
14148284	+ EDI: BANKAMER.COM	Apr 14 2021 05:38:00	FIA Card Services, 655 Papermill Road, Newark, DE 19711-7500
14156521	EDI: BLUESTEM	Apr 14 2021 05:38:00	Finger Hut, P.O. Box 166, Newark, NJ 07101-0166
14156522	+ Email/Text: bankruptcy@fnccbinc.com	Apr 14 2021 09:16:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14156516	EDI: JPMORGANCHASE	Apr 14 2021 05:38:00	Chase, P.O. Box 15298, Wilmington, DE 19850
14156529	EDI: JPMORGANCHASE	Apr 14 2021 05:38:00	J.P. Morgan Chase Bank N.A., P.O. Box 8000, Monroe, LA 71203
14234292	EDI: JPMORGANCHASE	Apr 14 2021 05:38:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mall, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14156542	EDI: JPMORGANCHASE	Apr 14 2021 05:38:00	Washington Mutual Bank, 400 East Main Street, Stockton, CA 95290
14156532	Email/Text: PBNCNotifications@perituservices.com	Apr 14 2021 09:16:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983

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14191782	EDI: Q3G.COM	Apr 14 2021 05:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14186218	EDI: RECOVERYCORP.COM	Apr 14 2021 05:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14156536	+ Email/Text: compliance@sentrycredit.com	Apr 14 2021 09:18:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
14174135	+ Email/Text: bncmail@w-legal.com	Apr 14 2021 09:18:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14156537	EDI: WTRRNBNK.COM	Apr 14 2021 05:38:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
14156541	+ EDI: VERIZONCOMB.COM	Apr 14 2021 05:38:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14156545	+ EDI: BLUESTEM	Apr 14 2021 05:38:00	WebBank Fingerhut Credit Account Service, 6250 Ridgewood Road, St. Cloud, MN 56303-0820

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing LLC f/k/a Bayview Loan Se
cr		JPMorgan Chase Bank, National Association
14156531	##+	Jennifer Vavreck, 5449 Glenwood Park Avenue, Erie, PA 16509-3223

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC bnicholas@kmllawgroup.com
John F. Kroto	

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on behalf of Creditor Ally Financial serviced by Ally Servicing LLC john\_kroto@pawb.uscourts.gov,  
knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC mmiksich@kmllawgroup.com

Michael S. Jan Janin

on behalf of Debtor Diane Cecilia Vavreck mjanjanin@quinnfirm.com  
mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;knottingham@quin  
nfir.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 8